

Amendment to H.R. 627 offered by Mr. Schock of Illinois

Strengthens identify theft protections in the legislation by ensuring consumers are aware of credit activity made in their name by removing the requirement that open lines of credit are not reported to the credit bureaus until the issued credit card is activated. Allows consumers who have not activated an issued credit card within 45 days, to contact the issuing institution to cancel the card and have it removed from their credit report entirely. If after 45 days the card has not been activated it is automatically removed from any such report.